

Our mortgage products

Effective Tuesday 6 November 2018

Top deals:

5 year fixed rate product

2.99% until 31/01/2024 up to 90% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,000 cashback - (Purchase)

Help to Buy Remortgage - 3 year fixed rate product

2.54% until 31/01/2022 up to 75% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740), fees assisted legals and £250 cashback - (Remortgage)

All rates revert to Standard Variable Rate, currently 4.49% variable







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products											
1.99% fixed until 31/01/2021 (15714)	75% (excl. fees)	4.2%	Min £40,000 Max £300,000		Standard legal fees	Booking fee £0						
2.09% fixed until 31/01/2021 (15715)	75% (excl. fees)	4.2%	Min £300,001 Max £1,000,000	 After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Daily interest Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Completion fee £999 [△]	Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment					
2.24% fixed until 31/01/2021 (15713)	75% (excl. fees)	4.2%	Min £40,000 Max £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	allowance or if the mortgage is exited early. The fees are: Until 31/01/2020: 3% of the amount repaid.					
2.34% fixed until 31/01/2021 (15718)	90% (excl. fees)	4.3%	Min £40,000 Max £300,000		Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)	Until 31/01/2021: 2% of the amount repaid.					
2.59% fixed until 31/01/2021 (15717)	90% (excl. fees)	4.2%	Min £40,000 Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)						

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

 Δ Interest is charged on all fees added to the loan







	Purchase/Mover											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products (continued)											
2.89% fixed until 31/01/2021 (15716)	90% (excl. fees)	4.3%	Min £100,000 Max £500,000	After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1000 cashback	Early repayment charges apply for any payments made which exceed the overpayment					
3.49% fixed until 31/01/2021 (15719)	95% (excl. fees)	4.4%	Min £40,000	4.49% variableDaily interest	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	allowance or if the mortgage is exited early. The fees are: Until 31/01/2020: 3% of the amount repaid.					
3.64% fixed until 31/01/2021 (15720)	95% (excl. fees)	4.5%	Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 31/01/2021: 2% of the amount repaid.					

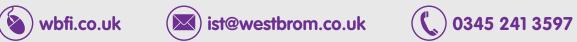






	Purchase/Mover										
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge				
2 year discounted variable rate products											
2.60% discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of 1.89%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15728)	65% (excl. fees)	4.1%	Min £40,000								
2.50% discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of 1.99%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15729)	80% (excl. fees)	4.2%	£40,000 Max £1,000,000	Interest will be charged to the end of the month of redemption Overpayments (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees Completion fee £499 [△]	Booking fee £0 Free first standard valuation (maximum £740)	None				
2.10% discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of 2.39%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15730)	90% (excl. fees)	4.2%	Min £40,000 Max £500,000								

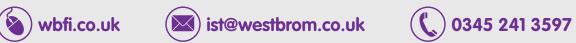






	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	Assisted Mortgage - 2 year fixed rate products												
2.59% fixed until 31/01/2021 (15724)	90% (excl. fees)	4.3%	Min £40,000 Max £500,000	After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable	Completion fee £499 [△] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.						
2.89% fixed until 31/01/2021 (15725)	90% (excl. fees)	4.3%	Min £75,000 Max £500,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 31/01/2020: 3% of the amount repaid. Until 31/01/2021: 2% of the amount repaid.						







				Purchase/	Mover								
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	3 year fixed rate products												
2.34% fixed until 31/01/2022 (15733)	75% (excl. fees)	4.0%	Min £40,000										
2.44% fixed until 31/01/2022 (15734)	80% (excl. fees)	4.0%	£40,000 Max £1,000,000	 After 31/01/2022 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end) 	Standard legal fees	Free first standard (1 valuation (maximum £740) (2 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is						
2.69% fixed until 31/01/2022 (15736)	90% (excl. fees)	4.1%	Min £40,000 Max £500,000				exited early. The fees are: Until 30/01/2020: 4% of the amount repaid;						
2.94% fixed until 31/01/2022 (15735)	90% (excl. fees)	4.2%	Min £100,000 Max £500,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	Until 31/01/2021: 3% of the amount repaid; Until 31/01/2022: 2% of the amount repaid.						
3.54% fixed until 31/01/2022 (15737)	95% (incl. fees)	4.4%	Min £40,000 Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)							







	Purchase/Mover												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	5 year fixed rate products												
2.49% fixed until 31/01/2024 (15740)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)							
2.69% fixed until 31/01/2024 (15743)	90% (excl. fees)	3.9%	Min £40,000 Max £300,000		Standard legal fees Completion fee £999 [△]	Booking fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply						
2.79% fixed until 31/01/2024 (15742)	90% (excl. fees)	3.9%	Min £40,000 Max £500,000	After 31/01/2024 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable		Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are:						
2.99% fixed until 31/01/2024 (15741)	90% (excl. fees)	4.0%	Min £100,000 Max £500,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Characteristic and force	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £1,000 cashback	Until 31/01/2021: 5% of the amount repaid; Until 31/01/2022: 4% of the amount repaid; Until 31/01/2023: 3% of the amount repaid;						
3.64% fixed until 31/01/2024 (15744)	95% (incl. fees)	4.3%	Min £40,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740)	Until 31/01/2024: 2% of the amount repaid.						
3.74% fixed until 31/01/2024 (15745)	95% (incl. fees)	4.3%	Max £250,000			Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback							







	Remortgage Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	2 year fixed rate products											
2.29% fixed until 31/01/2021 (15721)	75% (excl. fees)	4.2%	Min £40,000 Max £1,000,000	After 31/01/2021 the rate reverts to Standard	N/A	Booking fee £0 Completion fee £0	Early repayment charges apply for any payments made which					
2.69% fixed until 31/01/2021 (15722)	90% (excl. fees)	4.3%	Min £40,000	Variable Rafe for the rest of the ferm, currently 4.49% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	N/A	Free first standard valuation (maximum £740) Fees assisted legals	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 31/01/2020: 3% of the					
2.69% fixed until 31/01/2021 (15723)	90% (excl. fees)	4.3%	Max £500,000		Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £300 cashback	amount repaid. Until 31/01/2021: 2% of the amount repaid.					







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
2 year discounted variable rate products												
2.50% discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of 1.99%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15731)	80% (excl. fees)	4.2%	Min £40,000 Max £1,000,000	Interest will be charged to the end of the month of redemption Overpayments	Converted for 0400 A	Booking fee £0 Free first standard	Mana					
2.10% discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of 2.39%, followed by the West Brom's Standard Variable Rate for the rest of the term, currently 4.49% variable (15732)	90% (excl. fees)	4.2%	Min £40,000 Max £500,000	(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Completion fee £499 [△]	valuation (maximum £740) Fees assisted legals	None					

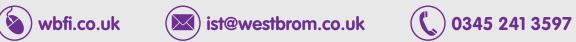






	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Assisted Mortgage - 2 year fixed rate products											
2.59% fixed until 31/01/2021 (15726)	90% (excl. fees)	4.3%	Min £40,000 Max £500,000	After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable	Standard legal fees Completion fee £499 $^{\Delta}$	Booking fee £0 Free first standard valuation (maximum £740)	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.					
2.89% fixed until 31/01/2021 (15727)	90% (excl. fees)	4.3%	Min £75,000 Max £500,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £500 cashback	The fees are: Until 31/01/2020: 3% of the amount repaid. Until 31/01/2021: 2% of the amount repaid.					







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Help to Buy Remortgage - 2 year fixed rate products											
2.14% fixed until 31/01/2021 (15750)	75% (excl. fees)	4.2%			Completion fee £999 [△] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply					
2.39% fixed until 31/01/2021 (15751)	75% (excl. fees)	4.2%	Min £70,000 Max £1,000,000	 After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon 	N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 31/01/2020: 3% of the amount repaid.					
2.39% fixed until 31/01/2021 (15749)	75% (excl. fees)	4.2%		which interest is charged, to be reduced at the month end)	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 31/01/2021: 2% of the amount repaid.					

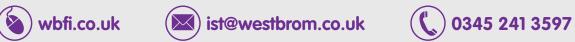






	Remortgage												
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge						
	3 year fixed rate products												
2.34% fixed until 31/01/2022 (15738)	75% (excl. fees)	4.0%	Min £40,000	 After 31/01/2022 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the 		Booking fee £0 Completion fee £0	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are:						
2.49% fixed until 31/01/2022 (15739)	80% (excl. fees)	4.1%	Max £1,000,000	Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	N/A	Free first standard valuation (maximum £740) Fees assisted legals	Until 31/01/2020: 4% of the amount repaid; Until 31/01/2021: 3% of the amount repaid; Until 31/01/2022: 2% of the amount repaid.						







	Remortgage											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge					
	Help to Buy Remortgage - 3 year fixed rate products											
2.39% fixed until 31/01/2022 (15753)	75% (excl. fees)	4.1%			Completion fee £999 [△] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply for any payments made which					
2.54% fixed until 31/01/2022 (15754)	75% (excl. fees)	4.1%	Min £70,000 Max £1,000,000	 After 31/01/2022 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon 	N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 31/01/2020: 4% of the amount repaid. Until 31/01/2021: 3% of the					
2.54% fixed until 31/01/2022 (15752)	75% (excl. fees)	4.1%		which interest is charged, to be reduced at the month end)	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	- amount repaid. Until 31/01/2022: 2% of the amount repaid.					







Remortgage Control of the Control of											
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge				
	5 year fixed rate products										
2.49% fixed until 31/01/2024 (15769)	75% (excl. fees)	3.8%		After 31/01/2024 the rate reverts to Standard	Completion fee £999 △	Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £300 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. The fees are: Until 31/01/2021: 5% of the amount repaid; Until 31/01/2022: 4% of the amount repaid; Until 31/01/2023: 3% of the amount repaid; Until 31/01/2024: 2% of the amount repaid.				
2.59% fixed untill 31/01/2024 (15746)	75% (excl. fees)	3.8%	Min £40,000 Max £1,000,000	Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)	N/A	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) Fees assisted legals					
2.59% fixed until 31/01/2024 (15747)	75% (excl. fees)	3.8%			Standard legal fees	Booking fee £0 Completion fee £0 Free first standard valuation (maximum £740) £400 cashback					







	Remortgage Control of the Control of									
Product	Max LTV	APRC	Loan	Product description	Fees	Additional features	Early repayment charge			
	Help to Buy Remortgage - 5 year fixed rate products									
2.59% fixed until 31/01/2024 (15756)	75% (excl. fees)	3.9%		 After 31/01/2024 the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable Interest will be charged to the end of the month of redemption Overpayments below £1,000 (Any overpayments made will cause the amount upon 	Completion fee £999 [^] Standard legal fees	Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is			
2.69% fixed until 31/01/2024 (15757)	75% (excl. fees)	3.8%	Min £70,000 Max £1,000,000		N/A	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) Fees assisted legals £250 cashback	exited early. The fees are: Until 31/01/2021: 5% of the amount repaid. Until 31/01/2022: 4% of the amount repaid.			
2.69% fixed until 31/01/2024 (15755)	75% (excl. fees)	3.8%		which interest is charged, to be reduced at the month end)	Standard legal fees	Completion fee £0 Booking fee £0 Free first standard valuation (maximum £740) £500 cashback	Until 31/01/2023: 3% of the amount repaid. Until 31/01/2024: 2% of the amount repaid.			







Lending criteria

Income multiples	Sole applicant	5 x main income where allowable income > £50,000 4.5 x main income where allowable income <= £50,000	Joi	oint applicant	$5 \times \text{main}$ income + $1 \times \text{secondary}$ income (where joint allowable income > £50,000) 4.5 $\times \text{main}$ income + $1 \times \text{secondary}$ income (where joint allowable income <= £50,000) 4.5 $\times \text{main}$ income (where joint allowable income > £40,000) 4 $\times \text{main}$ income (where joint allowable income <= £40,000)

The above income multiples are subject to an affordability assessment being completed for all mortgage applications. Go to wbfi.co.uk to view our affordability calculator.

Loan details	Minimum term	Maximum term	Maximum LTV	Mortgage age	Repayment methods	Full lending criteria available at wbfi.co.uk	
	5 years	35 years	95% purchases and 90% remortgages (excluding fees)	All mortgages must be repaid before the applicant's 75th birthday	Capital & interest Interest only (see criteria below) Part & part (see criteria below)		
Lending limits	£250,000 up to 95% LTV purchase (incl. fees)	only	£500,000 up to 90% LTV purchases (excl. fees)	and remortgages	£1,000,000 up to 80% LTV purchases and remortgages (excl. fees)		
Interest only lending	Available to 60% LTV	Acceptable repayment vehicles					
,,	Part and part combined	Endowment Policy – the evidence	ced projected value must be equal to or greater than the proposed loan amount or account exposure.				
	repayment method permitted to a maximum LTV of 95%.	num LTV of 95%. erest only element is Pension Provision – the evidenced estimated pension tax free lump sum must have a value equal to or greater than the proposed loan amount or account exposure.					
	The interest only element is available to a maximum LTV						
	of 60%	l .					

For full details please refer to our Lending and Security Guidelines at wbfi.co.uk

Valuation options							
Purchase Price or Valuation of the property, whichever is higher	Free Standard Valuation	Free Standard Valuation & Home Buyers Report	Free Standard Valuation & Building Survey	Standard Valuation	Standard Valuation & Home Buyers Report	Standard Valuation & Building Survey	
Up to £100,000	£0	£170.00	£372.00	£185.00	£345.00	£547.00	
Up to £200,000	£0	£181.00	£420.00	£245.00	£416.00	£655.00	
Up to £300,000	£0	£229.00	£483.00	£290.00	£509.00	£763.00	
Up to £400,000	£0	£220.00	£478.00	£375.00	£595.00	£853.00	
Up to £500,000	£0	£235.00	£505.00	£445.00	£680.00	£950.00	
Up to £600,000	£0	£245.00	£563.00	£520.00	£765.00	£1083.00	
Up to £700,000	£0	£266.00	£633.00	£585.00	£851.00	£1218.00	
Up to £800,000	£0	£309.00	£714.00	£631.00	£940.00	£1345.00	
Up to £900,000	£0	£340.00	£800.00	£685.00	£1025.00	£1485.00	
Up to £1,000,000	£0	£370.00	£878.00	£740.00	£1110.00	£1618.00	
Above £1,000,000	On Application	On Application	On Application	On Application	On Application	On Application	

Refer to individual product details for further information regarding valuation charges.

Where a free valuation is available on the product, selected remortgage applications will now benefit from an automated valuation with a maximum LTV of 75%.



^{*} Where a free Standard Valuation is available (up to £740), only the additional amount is payable to upgrade to a Home Buyers Report or Building Survey.

^a Interest is charged on all fees added to the loan.